

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:10 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2004	Frozen Aggregated Data (\$Thousands)
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Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	20	20	20	19	19

Schedule NS --- Optional Narrative Statement		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,589,115	\$ 1,554,531	\$ 1,587,543	\$ 1,588,464	\$ 1,555,614
Cash and Non-Interest-Earning Deposits	SC110	\$ 132,133	\$ 104,413	\$ 98,041	\$ 108,648	\$ 111,220
Interest-Earning Deposits in FHLBs	SC112	\$ 83,694	\$ 72,136	\$ 102,443	\$ 74,391	\$ 82,107
Other Interest-Earning Deposits	SC118	\$ 17,089	\$ 11,936	\$ 15,299	\$ 15,746	\$ 17,217
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,290	\$ 12,166	\$ 38,265	\$ 18,461	\$ 57,155
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,234,533	\$ 1,249,098	\$ 1,221,309	\$ 1,269,711	\$ 1,191,047
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 34,149	\$ 29,607	\$ 32,627	\$ 25,018	\$ 18,985
State and Municipal Obligations	SC180	\$ 52,764	\$ 54,540	\$ 54,978	\$ 54,274	\$ 49,841
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Investment Securities	SC185	\$ 13,808	\$ 11,100	\$ 14,332	\$ 12,938	\$ 17,788
Accrued Interest Receivable	SC191	\$ 10,655	\$ 9,535	\$ 10,249	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 312,320	\$ 326,438	\$ 345,612	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 312,195	\$ 326,438	\$ 345,612	\$ 358,895	\$ 394,317
Pass-Through - Total	SUB0073	\$ 201,592	\$ 211,644	\$ 213,925	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 201,592	\$ 211,644	\$ 213,925	\$ 220,015	\$ 206,538
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 110,394	\$ 114,405	\$ 131,267	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,971	\$ 86,444	\$ 99,794	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 88,423	\$ 27,961	\$ 31,473	N/A	N/A
Other	SC222	\$ 0	\$ 0	\$ 0	N/A	N/A
Accrued Interest Receivable	SC228	\$ 334	\$ 389	\$ 420	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 125	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 2,856,978	\$ 2,824,107	\$ 2,722,826	N/A	N/A
Mortgage Loans - Total	SC26	\$ 2,830,824	\$ 2,802,695	\$ 2,701,995	\$ 2,651,193	\$ 2,589,231
Construction Loans - Total	SUB0100	\$ 299,699	\$ 274,675	\$ 264,583	\$ 244,433	\$ 239,456
Residential - Total	SUB0110	\$ 216,167	\$ 205,097	\$ 200,308	\$ 190,065	\$ 189,564
1-4 Dwelling Units	SC230	\$ 202,749	\$ 193,435	\$ 188,581	\$ 170,927	\$ 174,473
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,418	\$ 11,662	\$ 11,727	\$ 19,138	\$ 15,091
Nonresidential Property	SC240	\$ 83,532	\$ 69,578	\$ 64,275	\$ 54,368	\$ 49,892
Permanent Loans - Total	SUB0121	\$ 2,545,103	\$ 2,537,682	\$ 2,446,403	N/A	N/A
Residential - Total	SUB0131	\$ 1,695,887	\$ 1,683,415	\$ 1,634,070	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 1,587,335	\$ 1,558,704	\$ 1,536,551	N/A	N/A
Revolving Open-End Loans	SC251	\$ 243,636	\$ 228,383	\$ 215,365	\$ 202,018	\$ 193,560
All Other - First Liens	SC254	\$ 1,290,310	\$ 1,280,108	\$ 1,268,029	N/A	N/A
All Other - Junior Liens	SC255	\$ 53,389	\$ 50,213	\$ 53,157	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 108,552	\$ 124,711	\$ 97,519	\$ 113,065	\$ 98,782
Nonresidential Property (Except Land)	SC260	\$ 628,864	\$ 644,823	\$ 636,956	\$ 626,642	\$ 608,581
Land	SC265	\$ 220,352	\$ 209,444	\$ 175,377	\$ 179,089	\$ 163,499
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 32,445	\$ 101,371	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 10,850	\$ 10,470	\$ 10,488	\$ 10,425	\$ 10,303
Advances for Taxes and Insurance	SC275	\$ 1,326	\$ 1,280	\$ 1,352	\$ 1,524	\$ 1,107
Allowance for Loan and Lease Losses	SC283	\$ 26,154	\$ 21,412	\$ 20,831	\$ 20,156	\$ 19,187
Nonmortgage Loans - Gross	SUB0162	\$ 592,314	\$ 571,838	\$ 559,210	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 577,690	\$ 552,607	\$ 540,167	\$ 540,406	\$ 556,058
Commercial Loans - Total	SC32	\$ 257,233	\$ 240,300	\$ 234,825	\$ 224,680	\$ 220,684
Secured	SC300	\$ 209,373	\$ 192,793	\$ 191,561	\$ 181,390	\$ 179,378
Unsecured	SC303	\$ 46,499	\$ 46,097	\$ 41,796	\$ 41,767	\$ 39,720
Lease Receivables	SC306	\$ 1,361	\$ 1,410	\$ 1,468	\$ 1,523	\$ 1,586
Consumer Loans - Total	SC35	\$ 331,194	\$ 327,638	\$ 320,713	\$ 331,133	\$ 350,367
Loans on Deposits	SC310	\$ 25,060	\$ 20,958	\$ 23,163	\$ 22,180	\$ 22,154
Home Improvement Loans (Not secured by real estate)	SC316	\$ 606	\$ 657	\$ 726	\$ 2,150	\$ 1,888
Education Loans	SC320	\$ 572	\$ 612	\$ 591	\$ 651	\$ 732
Auto Loans	SC323	\$ 241,661	\$ 238,941	\$ 235,850	\$ 234,707	\$ 230,904
Mobile Home Loans	SC326	\$ 2,930	\$ 2,759	\$ 2,771	\$ 3,068	\$ 3,594
Credit Cards	SC328	\$ 10,290	\$ 10,109	\$ 10,723	\$ 17,937	\$ 16,821

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 50,075	\$ 53,602	\$ 46,889	\$ 50,440	\$ 74,274
Accrued Interest Receivable	SC348	\$ 3,887	\$ 3,900	\$ 3,672	\$ 4,056	\$ 4,424
Allowance for Loan and Lease Losses	SC357	\$ 14,624	\$ 19,231	\$ 19,043	\$ 19,138	\$ 19,417
Reposessed Assets - Gross	SUB0201	\$ 6,787	\$ 8,601	\$ 8,902	\$ 9,155	\$ 10,220
Reposessed Assets - Total	SC40	\$ 6,385	\$ 8,143	\$ 8,447	\$ 8,769	\$ 10,220
Real Estate - Total	SUB0210	\$ 6,511	\$ 8,314	\$ 8,689	\$ 8,840	\$ 9,946
Construction	SC405	\$ 639	\$ 109	\$ 110	\$ 111	\$ 339
Residential - Total	SUB0225	\$ 2,366	\$ 4,495	\$ 4,970	\$ 4,619	\$ 4,493
1-4 Dwelling Units	SC415	\$ 2,366	\$ 4,495	\$ 4,903	\$ 4,067	\$ 4,052
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 67	\$ 552	\$ 441
Nonresidential (Except Land)	SC426	\$ 2,713	\$ 2,941	\$ 2,793	\$ 2,893	\$ 3,778
Land	SC428	\$ 793	\$ 769	\$ 816	\$ 1,217	\$ 1,336
Other Reposessed Assets	SC430	\$ 276	\$ 287	\$ 213	\$ 315	\$ 274
General Valuation Allowances	SC441	\$ 402	\$ 458	\$ 455	\$ 386	\$ 0
Real Estate Held for Investment	SC45	\$ 143	\$ 144	\$ 145	\$ 140	\$ 164
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 46,201	\$ 45,032	\$ 44,209	\$ 44,867	\$ 41,501
Federal Home Loan Bank Stock	SC510	\$ 43,223	\$ 42,115	\$ 41,700	\$ 42,720	\$ 39,353
Other	SC540	\$ 2,978	\$ 2,917	\$ 2,509	\$ 2,147	\$ 2,148
Office Premises and Equipment	SC55	\$ 98,489	\$ 98,055	\$ 95,627	\$ 94,857	\$ 92,953
Other Assets - Gross	SUB0262	\$ 76,349	\$ 78,466	\$ 72,667	N/A	N/A
Other Assets - Total	SC59	\$ 76,349	\$ 78,466	\$ 72,667	\$ 72,646	\$ 74,256
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 5,410	\$ 5,357	\$ 5,303	\$ 3,696	\$ 3,653
Bank-Owned Life Insurance - Other	SC625	\$ 29,021	\$ 28,716	\$ 28,337	\$ 24,345	\$ 22,685
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,290	\$ 7,486	\$ 7,622	\$ 7,729	\$ 6,251
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,953	\$ 3,001	\$ 3,047	\$ 3,094	\$ 3,191
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 31,675	\$ 33,906	\$ 28,358	\$ 56,542	\$ 61,413
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 41,305	\$ 41,101	\$ 40,329	N/A	N/A
Total Assets - Gross	SUB0283	\$ 5,578,696	\$ 5,507,212	\$ 5,436,741	N/A	N/A
Total Assets	SC60	\$ 5,537,391	\$ 5,466,111	\$ 5,396,412	\$ 5,360,237	\$ 5,315,319
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,400,950	\$ 4,411,281	\$ 4,362,561	\$ 4,305,071	\$ 4,280,096
Deposits	SC710	\$ 4,385,365	\$ 4,394,312	\$ 4,344,988	\$ 4,292,501	\$ 4,260,140
Escrows	SC712	\$ 15,603	\$ 16,998	\$ 17,573	\$ 12,570	\$ 19,956
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 18	\$- 29	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 384,941	\$ 345,979	\$ 319,002	\$ 364,594	\$ 353,744
Advances from FHLBank	SC720	\$ 296,226	\$ 253,949	\$ 249,061	\$ 296,215	\$ 281,355
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 81,875	\$ 85,244	\$ 62,510	\$ 60,692	\$ 64,907
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,840	\$ 6,786	\$ 7,431	\$ 7,687	\$ 7,482
Other Liabilities - Total	SC75	\$ 63,114	\$ 41,035	\$ 46,696	\$ 39,398	\$ 44,352
Accrued Interest Payable - Deposits	SC763	\$ 5,258	\$ 5,638	\$ 5,590	\$ 4,972	\$ 5,414
Accrued Interest Payable - Other	SC766	\$ 461	\$ 421	\$ 457	\$ 490	\$ 388
Accrued Taxes	SC776	\$ 3,903	\$ 3,006	\$ 5,606	\$ 2,410	\$ 4,161
Accounts Payable	SC780	\$ 10,077	\$ 8,875	\$ 9,102	\$ 10,327	\$ 10,475
Deferred Income Taxes	SC790	\$ 10,630	\$ 9,761	\$ 11,049	\$ 11,156	\$ 12,083
Other Liabilities and Deferred Income	SC796	\$ 32,785	\$ 13,334	\$ 14,892	\$ 10,043	\$ 11,831
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,849,005	\$ 4,798,295	\$ 4,728,259	\$ 4,709,063	\$ 4,678,192

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 688,376	\$ 667,809	\$ 668,145	\$ 651,164	\$ 637,119
Stock - Total	SUB0311	\$ 132,973	\$ 132,738	\$ 132,510	\$ 120,208	\$ 119,987
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 7,813	\$ 7,813	\$ 7,813	\$ 7,811	\$ 7,788
Common Stock - Paid in Excess of Par	SC830	\$ 125,160	\$ 124,925	\$ 124,697	\$ 112,397	\$ 112,199
Accumulated Other Comprehensive Income - Total	SC86	\$ 10,473	\$ 3,480	\$ 14,042	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 10,473	\$ 3,480	\$ 14,042	\$ 11,281	\$ 11,024
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	N/A	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	N/A	N/A
Retained Earnings	SC880	\$ 553,652	\$ 540,574	\$ 530,895	\$ 518,755	\$ 505,460
Other Components of Equity Capital	SC891	\$- 8,722	\$- 8,983	\$- 9,302	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,537,390	\$ 5,466,113	\$ 5,396,413	\$ 5,360,236	\$ 5,315,320

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 2,372
4	Net deferred tax assets	7	\$ 3,731
6	Prepaid deposit insurance premiums	3	\$ 219
7	Prepaid expenses	15	\$ 5,885
8	Deposits for utilities and other services	1	\$ 157
14	Other noninterest-bearing short-term accounts recv	7	\$ 6,428
19	Receivables fr a broker for unsettled transactions	1	\$ 74
22	Unapplied loan disbursements	2	\$ 1,469
99	Other	13	\$ 3,570

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 404
4	Nonrefundable loan fees received prior to closing	1	\$ 46
5	Deferred gains from sale/leaseback	1	\$ 102
7	Deferred gains from the sale of real estate	3	\$ 161
11	The liability recorded for post-retirement benefit	6	\$ 3,559
14	Unapplied loan payments received	1	\$ 19,833
18	Litigation reserves	1	\$ 121
99	Other	22	\$ 6,518

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 65,761	\$ 64,109	\$ 63,758	\$ 64,880	\$ 66,031
Deposits and Investment Securities	SO115	\$ 11,420	\$ 10,958	\$ 10,877	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 2,966	\$ 3,090	\$ 3,436	N/A	N/A
Mortgage Loans	SO141	\$ 42,547	\$ 41,480	\$ 40,746	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 8,828	\$ 8,581	\$ 8,699	N/A	N/A
Commercial Loans and Leases	SO160	\$ 3,423	\$ 3,158	\$ 3,266	\$ 3,214	\$ 3,410
Consumer Loans and Leases	SO171	\$ 5,405	\$ 5,423	\$ 5,433	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 565	\$ 562	\$ 489	\$ 536	\$ 454
Federal Home Loan Bank Stock	SO181	\$ 478	\$ 451	\$ 382	\$ 536	\$ 454
Other	SO185	\$ 87	\$ 111	\$ 107	N/A	N/A
Interest Expense - Total	SO21	\$ 21,377	\$ 20,635	\$ 20,867	\$ 21,480	\$ 22,580
Deposits	SO215	\$ 18,683	\$ 18,173	\$ 18,391	\$ 18,974	\$ 20,097
Escrows	SO225	\$ 9	\$ 12	\$ 12	\$ 13	\$ 16
Advances from FHLBank	SO230	\$ 2,358	\$ 2,174	\$ 2,168	\$ 2,224	\$ 2,185
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 327	\$ 276	\$ 296	\$ 269	\$ 282
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 44,949	\$ 44,036	\$ 43,380	\$ 43,936	\$ 43,905
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,314	\$ 1,540	\$ 1,395	\$ 2,031	\$ 2,353
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 43,635	\$ 42,496	\$ 41,985	\$ 41,905	\$ 41,552
Noninterest Income - Total	SO42	\$ 13,873	\$ 14,600	\$ 12,979	\$ 14,839	\$ 14,586
Mortgage Loan Serving Fees	SO410	\$ 608	\$ 674	\$ 613	\$ 913	\$ 699
Other Fees and Charges	SO420	\$ 10,010	\$ 10,233	\$ 9,051	\$ 8,853	\$ 9,096
Net Income (Loss) from Other - Total	SUB0451	\$ 1,287	\$ 1,627	\$ 1,334	\$ 2,063	\$ 2,587
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,162	\$ 1,468	\$ 1,248	\$ 1,814	\$ 2,534
Operations & Sale of Repossessed Assets	SO461	\$ 141	\$ 155	\$ 86	\$ 202	\$ 53
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 16	\$ 4	\$ 0	\$ 47	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,968	\$ 2,066	\$ 1,981	\$ 3,010	\$ 2,204
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 34,969	\$ 34,562	\$ 33,916	\$ 36,423	\$ 33,767
All Personnel Compensation and Expense	SO510	\$ 19,369	\$ 19,519	\$ 19,510	\$ 22,051	\$ 19,099
Legal Expense	SO520	\$ 178	\$ 178	\$ 179	\$ 363	\$ 312
Office Occupancy and Equipment Expense	SO530	\$ 7,002	\$ 6,799	\$ 6,406	\$ 6,498	\$ 6,614
Marketing and Other Professional Services	SO540	\$ 1,998	\$ 1,817	\$ 1,671	\$ 1,801	\$ 1,554
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 1	\$ 8	\$ 5
Goodwill and Other Intangibles Expense	SO560	\$ 48	\$ 47	\$ 47	\$ 97	\$ 97
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 41	\$ 27	\$ 22	\$ 15	\$ 15
Other Noninterest Expense	SO580	\$ 6,333	\$ 6,175	\$ 6,080	\$ 5,590	\$ 6,071
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 22,539	\$ 22,534	\$ 21,048	\$ 20,321	\$ 22,371
Income Taxes - Total	SO71	\$ 6,905	\$ 7,558	\$ 6,831	\$ 6,264	\$ 7,552
Federal	SO710	\$ 5,309	\$ 6,002	\$ 5,446	\$ 5,599	\$ 6,245
State, Local & Other	SO720	\$ 1,596	\$ 1,556	\$ 1,385	\$ 665	\$ 1,307
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 15,634	\$ 14,976	\$ 14,217	\$ 14,057	\$ 14,819
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 15,634	\$ 14,976	\$ 14,217	\$ 14,057	\$ 14,819

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Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 157
7	Net income(loss) from leased property	2	\$ 7
15	Income from corporate-owned life insurance	7	\$ 330
99	Other	15	\$ 946

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 103
2	OTS assessments	3	\$ 44
6	Supervisory examination fees	4	\$ 176
7	Office supplies, printing, and postage	13	\$ 1,400
8	Telephone, including data lines	7	\$ 417
10	ATM expense	3	\$ 134
13	Misc taxes other than income & real estate	2	\$ 23
15	Foreclosure expenses	2	\$ 33
17	Charitable contributions	2	\$ 39
99	Other	14	\$ 1,076

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 193,628	\$ 127,867	\$ 63,758	\$ 266,971	\$ 202,091
YTD - Deposits and Investment Securities	Y_SO115	\$ 33,255	\$ 21,835	\$ 10,877	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,492	\$ 6,526	\$ 3,436	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 124,773	\$ 82,226	\$ 40,746	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,847	\$ 6,424	\$ 3,266	\$ 16,399	\$ 13,185
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,261	\$ 10,856	\$ 5,433	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,616	\$ 1,051	\$ 489	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,311	\$ 833	\$ 382	N/A	N/A
YTD - Other	Y_SO185	\$ 305	\$ 218	\$ 107	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 62,879	\$ 41,502	\$ 20,867	\$ 93,022	\$ 71,542
YTD - Deposits	Y_SO215	\$ 55,247	\$ 36,564	\$ 18,391	\$ 83,439	\$ 64,465
YTD - Escrows	Y_SO225	\$ 33	\$ 24	\$ 12	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 6,700	\$ 4,342	\$ 2,168	\$ 8,551	\$ 6,327
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 899	\$ 572	\$ 296	\$ 978	\$ 709
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 132,365	\$ 87,416	\$ 43,380	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,249	\$ 2,935	\$ 1,395	\$ 9,654	\$ 7,623
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 128,116	\$ 84,481	\$ 41,985	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 41,452	\$ 27,579	\$ 12,979	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,895	\$ 1,287	\$ 613	\$ 1,215	\$ 302
YTD - Other Fees and Charges	Y_SO420	\$ 29,294	\$ 19,284	\$ 9,051	\$ 36,945	\$ 28,092
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,248	\$ 2,961	\$ 1,334	\$ 10,855	\$ 8,792
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,878	\$ 2,716	\$ 1,248	\$ 10,554	\$ 8,740
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 382	\$ 241	\$ 86	\$ 248	\$ 46
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 12	\$ 4	\$ 0	\$ 52	\$ 5
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,015	\$ 4,047	\$ 1,981	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 103,447	\$ 68,478	\$ 33,916	\$ 136,954	\$ 100,531
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 58,398	\$ 39,029	\$ 19,510	\$ 79,599	\$ 57,548
YTD - Legal Expense	Y_SO520	\$ 535	\$ 357	\$ 179	\$ 1,011	\$ 648
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 20,207	\$ 13,205	\$ 6,406	\$ 25,974	\$ 19,476
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,486	\$ 3,488	\$ 1,671	\$ 6,932	\$ 5,131
YTD - Loan Servicing Fees	Y_SO550	\$ 1	\$ 1	\$ 1	\$ 78	\$ 70
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 142	\$ 94	\$ 47	\$ 389	\$ 292
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 90	\$ 49	\$ 22	\$ 160	\$ 145
YTD - Other Noninterest Expense	Y_SO580	\$ 18,588	\$ 12,255	\$ 6,080	\$ 22,811	\$ 17,221
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 66,121	\$ 43,582	\$ 21,048	\$ 87,038	\$ 66,717
YTD - Income Taxes - Total	Y_SO71	\$ 21,294	\$ 14,389	\$ 6,831	\$ 28,489	\$ 22,225
YTD - Federal	Y_SO710	\$ 16,757	\$ 11,448	\$ 5,446	\$ 23,662	\$ 18,063
YTD - State, Local, and Other	Y_SO720	\$ 4,537	\$ 2,941	\$ 1,385	\$ 4,827	\$ 4,162
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 44,827	\$ 29,193	\$ 14,217	\$ 58,549	\$ 44,492
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 44,827	\$ 29,193	\$ 14,217	\$ 58,549	\$ 44,492

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 41,105	\$ 40,332	\$ 39,683	\$ 38,606	\$ 38,200
Net Provision for Loss	VA115	\$ 1,076	\$ 1,559	\$ 1,282	\$ 1,850	\$ 1,566
Transfers	VA125	\$ 95	\$- 29	\$ 26	\$- 180	\$- 255
Recoveries	VA135	\$ 322	\$ 320	\$ 311	\$ 411	\$ 285
Adjustments	VA145	\$ 0	\$ 28	\$ 0	\$ 600	\$ 0
Charge-offs	VA155	\$ 1,293	\$ 1,105	\$ 970	\$ 1,606	\$ 1,190
General Valuation Allowances - Ending Balance	VA165	\$ 41,305	\$ 41,105	\$ 40,332	\$ 39,681	\$ 38,606
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,041	\$ 1,444	\$ 1,422	\$ 1,387	\$ 1,322
Net Provision for Loss	VA118	\$ 279	\$ 8	\$ 135	\$ 196	\$ 802

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 95	\$ 29	\$- 26	\$ 180	\$ 255
Adjustments	VA148	\$ 0	\$- 28	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 49	\$ 412	\$ 87	\$ 341	\$ 992
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,176	\$ 1,041	\$ 1,444	\$ 1,422	\$ 1,387
Total Valuation Allowances - Beginning Balance	VA110	\$ 42,146	\$ 41,776	\$ 41,105	\$ 39,993	\$ 39,522
Net Provision for Loss	VA120	\$ 1,355	\$ 1,567	\$ 1,417	\$ 2,046	\$ 2,368
Recoveries	VA140	\$ 322	\$ 320	\$ 311	\$ 411	\$ 285
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 600	\$ 0
Charge-offs	VA160	\$ 1,342	\$ 1,517	\$ 1,057	\$ 1,947	\$ 2,182
Total Valuation Allowances - Ending Balance	VA170	\$ 42,481	\$ 42,146	\$ 41,776	\$ 41,103	\$ 39,993
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,293	\$ 1,105	\$ 970	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 336	\$ 93	\$ 65	\$ 497	\$ 196
Construction - Total	SUB2030	\$ 9	\$ 1	\$ 0	\$ 4	\$ 105
1-4 Dwelling Units	VA420	\$ 9	\$ 1	\$ 0	\$ 4	\$ 105
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 327	\$ 92	\$ 65	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1	\$ 52	\$ 17	\$ 191	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 68	\$ 40	\$ 48	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 250	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 842	\$ 943	\$ 813	\$ 663	\$ 789
Commercial Loans	VA520	\$ 219	\$ 264	\$ 140	\$ 119	\$ 126
Consumer Loans - Total	SUB2061	\$ 623	\$ 679	\$ 673	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 328	\$ 409	\$ 363	\$ 308	\$ 311
Mobile Home Loans	VA550	\$ 13	\$ 7	\$ 7	\$ 22	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 86	\$ 70	\$ 23	\$ 68	\$ 114
Other	VA560	\$ 196	\$ 193	\$ 280	\$ 146	\$ 238
Repossessed Assets - Total	VA60	\$ 115	\$ 69	\$ 92	\$ 444	\$ 205
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 62	\$ 39	\$ 53	\$ 86	\$ 136
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 53	\$ 30	\$ 11	\$ 358	\$ 68
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 3	\$ 0	\$ 1
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 322	\$ 320	\$ 311	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 106	\$ 96	\$ 24	\$ 278	\$ 76
Construction - Total	SUB2130	\$ 0	\$ 42	\$ 1	\$ 58	\$ 69
1-4 Dwelling Units	VA421	\$ 0	\$ 42	\$ 1	\$ 0	\$ 69
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 58	\$ 0
Permanent - Total	SUB2141	\$ 106	\$ 54	\$ 23	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 2	\$ 1	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 42	\$ 31	\$ 14	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 35	\$ 0	\$ 6	\$ 129	\$ 0
Land	VA491	\$ 29	\$ 22	\$ 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 216	\$ 224	\$ 222	\$ 133	\$ 209
Commercial Loans	VA521	\$ 24	\$ 56	\$ 73	\$ 7	\$ 31
Consumer Loans - Total	SUB2161	\$ 192	\$ 168	\$ 149	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 91	\$ 83	\$ 68	\$ 67	\$ 67

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 5	\$ 6	\$ 14	\$ 4	\$ 11
Credit Cards	VA557	\$ 7	\$ 10	\$ 3	\$ 2	\$ 10
Other	VA561	\$ 89	\$ 69	\$ 64	\$ 53	\$ 90
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 65	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 184	\$ 38	\$ 109	N/A	N/A
Deposits and Investment Securities	VA38	\$ 4	\$ 0	\$- 31	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$- 50	\$ 10	\$ 0	\$ 341	\$ 174
Construction - Total	SUB2230	\$ 0	\$ 2	\$ 0	\$ 0	\$- 19
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$- 19
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 50	\$ 8	\$ 0	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 50	\$ 0	\$ 0	\$ 165	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 200	\$ 0
Nonmortgage Loans - Total	VA58	\$ 70	\$ 48	\$ 75	\$ 12	\$ 836
Commercial Loans	VA522	\$- 54	\$- 30	\$ 50	\$ 147	\$ 679
Consumer Loans - Total	SUB2261	\$ 124	\$ 78	\$ 25	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 75	\$ 4	\$- 1	\$ 21	\$ 7
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 49	\$ 74	\$ 26	\$- 156	\$ 150
Reposessed Assets - Total	VA62	\$ 0	\$- 20	\$ 0	\$ 20	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 20	\$ 0	\$ 20	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 160	\$ 0	\$ 65	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,155	\$ 823	\$ 768	N/A	N/A
Deposits and Investment Securities	VA39	\$ 4	\$ 0	\$- 31	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 180	\$ 7	\$ 41	\$ 560	\$ 294
Construction - Total	SUB2330	\$ 9	\$- 39	\$- 1	\$- 54	\$ 17
1-4 Dwelling Units	VA425	\$ 9	\$- 41	\$- 1	\$ 4	\$ 17
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$- 58	\$ 0
Permanent - Total	SUB2341	\$ 171	\$ 46	\$ 42	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1	\$ 59	\$ 15	\$ 190	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 26	\$ 9	\$ 34	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 165	\$ 0	\$- 6	\$ 36	\$ 0
Land	VA495	\$- 21	\$- 22	\$- 1	\$ 200	\$ 0
Nonmortgage Loans - Total	VA59	\$ 696	\$ 767	\$ 666	\$ 542	\$ 1,416
Commercial Loans	VA525	\$ 141	\$ 178	\$ 117	\$ 259	\$ 774
Consumer Loans - Total	SUB2361	\$ 555	\$ 589	\$ 549	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 312	\$ 330	\$ 294	\$ 262	\$ 251
Mobile Home Loans	VA555	\$ 8	\$ 1	\$- 7	\$ 18	\$- 11
Credit Cards	VA559	\$ 79	\$ 60	\$ 20	\$ 66	\$ 104
Other	VA565	\$ 156	\$ 198	\$ 242	\$- 63	\$ 298
Repossessed Assets - Total	VA65	\$ 115	\$ 49	\$ 92	\$ 464	\$ 205
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 62	\$ 19	\$ 53	\$ 106	\$ 136

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 53	\$ 30	\$ 11	\$ 358	\$ 68	\$ 68
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 3	\$ 0	\$ 1	\$ 1
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 160	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 1,467	\$ 1,246	\$ 1,603	\$ 1,920	\$ 3,469	\$ 3,469
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,259	\$ 3,702	\$ 3,714	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,344	\$ 1,547	\$ 1,936	\$ 2,211	\$ 3,445	\$ 3,445
Construction	VA951	\$ 639	\$ 0	\$ 113	\$ 49	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 571	\$ 1,273	\$ 1,798	\$ 1,630	\$ 1,509	\$ 1,509
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 213	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 78	\$ 251	\$ 0	\$ 305	\$ 1,936	\$ 1,936
Permanent - Land	VA955	\$ 56	\$ 23	\$ 25	\$ 14	\$ 0	\$ 0
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 19,807	\$ 20,743	\$ 21,640	\$ 21,167	\$ 20,131	\$ 20,131
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 51,210	\$ 51,557	\$ 55,277	\$ 51,248	\$ 49,990	\$ 49,990
Substandard	VA965	\$ 50,667	\$ 50,709	\$ 54,891	\$ 50,702	\$ 49,894	\$ 49,894
Doubtful	VA970	\$ 543	\$ 848	\$ 386	\$ 546	\$ 96	\$ 96
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual			Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value	Value
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 87,098	\$ 82,764	\$ 92,097	\$ 96,693	\$ 85,897	\$ 85,897
Mortgages - Total	SUB2421	\$ 73,888	\$ 71,115	\$ 79,662	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 13,586	\$ 10,228	\$ 12,288	\$ 10,749	\$ 9,965	\$ 9,965
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 44,508	\$ 46,781	\$ 51,133	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 19,300	\$ 19,213	\$ 19,854	\$ 22,273	\$ 17,179	\$ 17,179
Nonmortgages - Total	SUB2461	\$ 13,210	\$ 11,649	\$ 12,435	N/A	N/A	N/A
PAST DUE & STILL ACCRUING							
Past Due & Still Accruing - Total	SUB2470	\$ 77,984	\$ 75,341	\$ 83,431	\$ 89,237	\$ 77,434	\$ 77,434

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 63,095	\$ 61,186	\$ 69,678	\$ 74,932	\$ 62,957
Mortgage Loans - Total	SUB2481	\$ 53,839	\$ 52,339	\$ 59,640	N/A	N/A
Construction	PD115	\$ 7,313	\$ 2,845	\$ 5,723	\$ 3,547	\$ 3,411
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 612	\$ 1,592	\$ 797	\$ 41,984	\$ 34,468
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 31,119	\$ 32,279	\$ 37,088	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 839	\$ 802	\$ 625	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,256	\$ 1,535	\$ 1,277	\$ 1,358	\$ 1,705
Permanent - Nonresidential Property (Except Land)	PD135	\$ 11,270	\$ 10,153	\$ 12,421	\$ 13,960	\$ 8,691
Permanent - Land	PD138	\$ 1,430	\$ 3,133	\$ 1,709	\$ 4,102	\$ 3,190
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,003	\$ 1,839	\$ 3,734	\$ 3,557	\$ 2,355
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 6,253	\$ 7,008	\$ 6,304	N/A	N/A
Loans on Deposits	PD161	\$ 177	\$ 310	\$ 803	\$ 274	\$ 319
Home Improvement Loans	PD163	\$ 53	\$ 6	\$ 21	\$ 37	\$ 22
Education Loans	PD165	\$ 35	\$ 28	\$ 9	\$ 14	\$ 57
Auto Loans	PD167	\$ 4,380	\$ 4,790	\$ 4,327	\$ 4,267	\$ 4,587
Mobile Home Loans	PD169	\$ 162	\$ 130	\$ 111	\$ 200	\$ 136
Credit Cards	PD171	\$ 30	\$ 203	\$ 122	\$ 265	\$ 281
Other	PD180	\$ 1,416	\$ 1,541	\$ 911	\$ 1,367	\$ 3,735
Memo - Troubled Debt Restructured Included Above	PD190	\$ 90	\$ 164	\$ 176	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	\$ 91	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 14,889	\$ 14,155	\$ 13,753	\$ 14,305	\$ 14,477
Mortgage Loans - Total	SUB2491	\$ 12,677	\$ 12,430	\$ 12,346	N/A	N/A
Construction	PD215	\$ 974	\$ 450	\$ 311	\$ 112	\$ 320
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 499	\$ 546	\$ 417	\$ 9,424	\$ 8,236
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 8,576	\$ 7,386	\$ 7,872	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 27	\$ 30	\$ 47	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 53	\$ 65	\$ 0	\$ 454	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,500	\$ 2,052	\$ 1,814	\$ 1,533	\$ 2,167
Permanent - Land	PD238	\$ 1,048	\$ 1,901	\$ 1,885	\$ 174	\$ 361
Nonmortgage Loans - Commercial Loans	PD240	\$ 733	\$ 461	\$ 293	\$ 997	\$ 1,696
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 1,479	\$ 1,264	\$ 1,114	N/A	N/A
Loans on Deposits	PD261	\$ 191	\$ 47	\$ 76	\$ 156	\$ 83
Home Improvement Loans	PD263	\$ 10	\$ 3	\$ 0	\$ 7	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 26	\$ 55	\$ 57	\$ 108	\$ 53
Auto Loans	PD267	\$ 867	\$ 835	\$ 678	\$ 796	\$ 745
Mobile Home Loans	PD269	\$ 2	\$ 1	\$ 4	\$ 0	\$ 6
Credit Cards	PD271	\$ 12	\$ 35	\$ 102	\$ 98	\$ 142
Other	PD280	\$ 371	\$ 288	\$ 197	\$ 446	\$ 668
Memo - Troubled Debt Restructured Included Above	PD290	\$ 204	\$ 121	\$ 0	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 49	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 9,114	\$ 7,423	\$ 8,666	\$ 7,456	\$ 8,463
Mortgage Loans - Total	SUB2501	\$ 7,372	\$ 6,346	\$ 7,676	N/A	N/A
Construction	PD315	\$ 1,793	\$ 1,826	\$ 2,641	\$ 2,634	\$ 2,461
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 40	\$ 175	\$ 1,525	\$ 3,037	\$ 3,749
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 2,739	\$ 3,971	\$ 2,654	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 57	\$ 0	\$ 108	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 1,715	\$ 301	\$ 729	\$ 512	\$ 843
Permanent - Land	PD338	\$ 1,028	\$ 73	\$ 19	\$ 180	\$ 222
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,012	\$ 619	\$ 526	\$ 532	\$ 385
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 730	\$ 458	\$ 464	N/A	N/A
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 11	\$ 24	\$ 10
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 547	\$ 308	\$ 324	\$ 370	\$ 551
Mobile Home Loans	PD369	\$ 51	\$ 51	\$ 72	\$ 5	\$ 7
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 132	\$ 99	\$ 57	\$ 162	\$ 235
Memo - Troubled Debt Restructured Included Above	PD390	\$ 60	\$ 215	\$ 152	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 43	\$ 43	\$ 44	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 160,626	\$ 112,929	\$ 111,580	\$ 98,161	\$ 103,311

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 115,464	\$ 70,629	\$ 71,307	\$ 65,924	\$ 58,741
100% and greater LTV	LD120	\$ 45,162	\$ 42,300	\$ 40,273	\$ 32,237	\$ 44,570
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,989	\$ 4,527	\$ 4,177	\$ 4,612	\$ 2,730
Past Due and Still Accruing - Total	SUB5240	\$ 2,707	\$ 4,147	\$ 3,695	\$ 4,169	\$ 2,350
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,627	\$ 3,016	\$ 2,139	\$ 2,351	\$ 1,352
90% up to 100% LTV	LD210	\$ 872	\$ 1,997	\$ 1,387	\$ 1,758	\$ 1,104
100% and greater LTV	LD220	\$ 755	\$ 1,019	\$ 752	\$ 593	\$ 248
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,080	\$ 1,131	\$ 1,556	\$ 1,818	\$ 998
90% up to 100% LTV	LD230	\$ 990	\$ 1,072	\$ 1,556	\$ 1,818	\$ 847
100% and greater LTV	LD240	\$ 90	\$ 59	\$ 0	\$ 0	\$ 151
Nonaccrual - Total	SUB5230	\$ 282	\$ 380	\$ 482	\$ 443	\$ 380
90% up to 100% LTV	LD250	\$ 61	\$ 104	\$ 175	\$ 100	\$ 0
100% and greater LTV	LD260	\$ 221	\$ 276	\$ 307	\$ 343	\$ 380
Net Charge-offs - Total	SUB5300	\$ 0	\$ 8	\$ 0	\$ 15	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 8,330	\$ 9,751	\$ 7,015	\$ 11,490	\$ 10,203
90% up to 100% LTV	LD430	\$ 5,601	\$ 5,780	\$ 3,896	\$ 6,414	\$ 5,316
100% and greater LTV	LD440	\$ 2,729	\$ 3,971	\$ 3,119	\$ 5,076	\$ 4,887
Sales - Total	SUB5340	\$ 3,842	\$ 1,997	\$ 4,248	\$ 2,232	\$ 8,074
90% up to 100% LTV	LD450	\$ 3,687	\$ 1,917	\$ 3,625	\$ 2,103	\$ 7,724
100% and greater LTV	LD460	\$ 155	\$ 80	\$ 623	\$ 129	\$ 350

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 266,563	\$ 253,796	\$ 220,162	\$ 217,192	\$ 222,219
Mortgage Construction Loans	CC105	\$ 235,366	\$ 222,619	\$ 185,569	\$ 167,943	\$ 170,179
Other Mortgage Loans	CC115	\$ 31,197	\$ 31,177	\$ 34,593	\$ 49,249	\$ 52,040
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 8,643	\$ 3,633	\$ 4,591	\$ 5,219	\$ 4,287
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 73,743	\$ 126,095	\$ 71,340	\$ 54,144	\$ 78,739
1-4 Dwelling Units	CC280	\$ 58,056	\$ 115,012	\$ 58,526	\$ 40,921	\$ 66,190

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 3,945	\$ 550	\$ 348	\$ 898
All Other Real Estate	CC300	\$ 15,687	\$ 7,138	\$ 12,264	\$ 12,875	\$ 11,651
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,222	\$ 1,914	\$ 4,630	\$ 930	\$ 1,506
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 151	\$ 502	\$ 4,000	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 67,918	\$ 94,610	\$ 60,844	\$ 38,574	\$ 78,459
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 6,825	\$ 12,643	\$ 39,171	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,460	\$ 2,125	\$ 1,120	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 409,334	\$ 413,058	\$ 407,138	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 234,525	\$ 238,981	\$ 229,512	N/A	N/A
Commercial Lines	CC420	\$ 128,742	\$ 124,537	\$ 130,045	\$ 120,662	\$ 116,848
Open-End Consumer Lines - Credit Cards	CC423	\$ 33,708	\$ 37,968	\$ 37,116	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 12,359	\$ 11,572	\$ 10,465	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 28,639	\$ 26,775	\$ 23,788	\$ 23,301	\$ 22,969
Commercial	CC430	\$ 8,064	\$ 8,773	\$ 7,019	\$ 9,682	\$ 10,879
Standby, Not Included on CC465 or CC468	CC435	\$ 20,575	\$ 18,002	\$ 16,769	\$ 13,619	\$ 12,090
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,871	\$ 5,671	\$ 5,795	\$ 7,520	\$ 10,753
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 5,871	\$ 5,671	\$ 5,795	\$ 7,520	\$ 10,753
Other Contingent Liabilities	CC480	\$ 210	\$ 210	\$ 210	\$ 110	\$ 210
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,749	\$ 9,523	\$ 8,356	N/A	N/A
Pass-Through Securities	CF143	\$ 1,749	\$ 8,921	\$ 5,434	\$ 39,854	\$ 46,548
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 602	\$ 2,922	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 746	\$ 11	\$ 0	N/A	N/A
Pass-Through Securities	CF145	\$ 733	\$ 0	\$ 0	\$ 958	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 13	\$ 11	\$ 0	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,003	\$ 9,512	\$ 8,356	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 7,992	\$- 11,281	\$- 9,251	\$ 25,432	\$ 27,873
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,477	\$- 17,601	\$- 10,072	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 471,187	\$ 566,839	\$ 402,566	N/A	N/A
Construction Loans - Total	SUB3840	\$ 128,992	\$ 129,512	\$ 102,391	\$ 85,971	\$ 97,933
1-4 Dwelling Units	CF190	\$ 99,771	\$ 99,575	\$ 86,488	\$ 71,278	\$ 74,387
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,117	\$ 11,236	\$ 464	\$ 1,671	\$ 11,453
Nonresidential	CF210	\$ 26,104	\$ 18,701	\$ 15,439	\$ 13,022	\$ 12,093
Permanent Loans - Total	SUB3851	\$ 342,195	\$ 437,327	\$ 300,175	N/A	N/A
1-4 Dwelling Units	CF225	\$ 247,192	\$ 298,156	\$ 214,744	\$ 226,211	\$ 372,011
Multifamily (5 or more) Dwelling Units	CF245	\$ 22,362	\$ 38,033	\$ 3,483	\$ 29,537	\$ 4,649
Nonresidential (Except Land)	CF260	\$ 42,886	\$ 47,764	\$ 54,695	\$ 44,430	\$ 41,610
Land	CF270	\$ 29,755	\$ 53,374	\$ 27,253	\$ 25,080	\$ 22,564
Loans and Participations Purchased - Total	SUB3880	\$ 5,364	\$ 4,557	\$ 757	\$ 13,370	\$ 5,076
Secured by 1-4 Dwelling Units	CF280	\$ 3,106	\$ 144	\$ 107	\$ 9,385	\$ 2,658
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 268	\$ 897	\$ 390	\$ 581	\$ 0
Secured by Nonresidential	CF300	\$ 1,990	\$ 3,516	\$ 260	\$ 3,404	\$ 2,418
Loans and Participations Sold - Total	SUB3890	\$ 156,175	\$ 153,704	\$ 118,976	\$ 155,621	\$ 317,699
Secured by 1-4 Dwelling Units	CF310	\$ 120,993	\$ 153,552	\$ 99,418	\$ 147,056	\$ 317,699
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 35,069	\$ 0	\$ 18,992	\$ 8,565	\$ 0
Secured by Nonresidential	CF330	\$ 113	\$ 152	\$ 566	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 150,811	\$- 149,147	\$- 118,219	\$- 142,251	\$- 312,623
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 282,445	\$ 329,923	\$ 242,203	\$ 244,641	\$ 234,121
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 4,707	\$ 13,099	\$ 10,280	\$ 39,429	\$ 116,587
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 36,048	\$ 68,765	\$ 59,812	\$ 48,990	\$ 98,269
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 33,224	\$ 100,868	\$ 52,424	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 142,872	\$ 128,575	\$ 116,957	\$ 106,733	\$ 131,196
Commercial	CF390	\$ 79,758	\$ 61,355	\$ 59,282	\$ 52,981	\$ 57,970
Consumer	CF400	\$ 63,114	\$ 67,220	\$ 57,675	\$ 53,752	\$ 73,226
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	N/A	N/A
Commercial	CF395	\$ 0	\$ 0	\$ 0	N/A	N/A
Consumer	CF405	\$ 0	\$ 0	\$ 0	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 142,872	\$ 128,575	\$ 116,957	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 8,941	\$ 49,329	\$ 52,487	\$ 32,361	\$- 150,060
New Deposits Received less Deposits Withdrawn	CF420	\$- 22,575	\$ 36,059	\$ 39,172	\$ 18,331	\$- 164,612
Interest Credited to Deposits	CF430	\$ 13,634	\$ 13,270	\$ 13,315	\$ 14,030	\$ 14,552
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 10,825	\$ 10,889	\$ 10,430	N/A	N/A
Fully Insured	DI100	\$ 8,152	\$ 5,754	\$ 4,564	\$ 5,580	\$ 5,577
Other	DI110	\$ 2,673	\$ 5,135	\$ 5,866	\$ 6,053	\$ 3,996
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,098,682	\$ 3,119,484	\$ 3,115,411	\$ 3,088,822	\$ 3,067,727
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,302,280	\$ 1,291,825	\$ 1,247,149	\$ 1,203,680	\$ 1,192,413
Number of Deposit Accounts - Total	SUB4062	366,498	361,620	358,863	N/A	N/A
Balances of \$100,000 or Less	DI150	359,945	355,114	352,436	351,373	350,331
Balances Greater than \$100,000	DI160	6,553	6,506	6,427	6,271	6,111
IRA/Keogh Accounts	DI200	\$ 377,515	\$ 376,711	\$ 373,612	\$ 370,864	\$ 371,241
Uninsured Deposits	DI210	\$ 749,426	\$ 746,126	\$ 686,406	\$ 655,282	\$ 685,377
Preferred Deposits	DI220	\$ 55,962	\$ 56,545	\$ 68,879	\$ 64,031	\$ 60,691
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 823,653	\$ 818,813	\$ 797,288	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 765,913	\$ 772,162	\$ 777,011	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 488,540	\$ 484,717	\$ 477,018	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 2,322,864	\$ 2,335,612	\$ 2,311,240	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 369,193	\$ 370,218	\$ 342,908	\$ 327,658	\$ 341,596
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,223	\$ 5,185	\$ 4,998	\$ 3,714	\$ 4,353
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 924	\$ 560	\$ 790	\$ 338	\$ 338
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,641	\$ 1,400	\$ 1,525	\$ 1,310	\$ 1,260
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,593	1,607	1,598	1,592	1,567
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 566
Available-for-Sale Securities	SI385	\$ 617,236	\$ 644,104	\$ 663,510	\$ 695,455	\$ 700,655
Assets Held for Sale	SI387	\$ 33,010	\$ 39,924	\$ 27,000	\$ 22,830	\$ 37,972
Loans Serviced for Others	SI390	\$ 1,069,265	\$ 1,088,968	\$ 1,066,426	\$ 937,135	\$ 912,648
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	78.24%	84.45%	82.88%	82.52%	83.63%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	78.25%	84.36%	82.46%	82.18%	83.57%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	78.26%	83.92%	82.21%	81.93%	83.51%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.02%	79.67%	78.27%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,574	\$ 10,400	\$ 9,887	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 37,004	\$ 26,800	\$ 27,736	\$ 28,600	\$ 31,969
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	101	65	2,005	55	52
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 667,809	\$ 668,145	\$ 652,284	\$ 637,113	\$ 605,465
Net Income (Loss) (SO91)	SI610	\$ 15,634	\$ 14,976	\$ 14,217	\$ 14,057	\$ 14,819
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 206	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 2,357	\$ 4,811	\$ 2,260	\$ 585	\$ 2,135
Stock Issued	SI640	\$ 0	\$ 0	\$ 2	\$ 45	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 756	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 235	\$ 228	\$ 5,213	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 6,993	\$ - 10,562	\$ 2,957	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$ - 1	\$ - 193	N/A	N/A
Other Adjustments	SI671	\$ 65	\$ 38	\$ - 3,319	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 688,379	\$ 667,807	\$ 668,145	\$ 651,157	\$ 637,113
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 58	\$ 58	\$ 59	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	4 [Yes]	3 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 3,820	\$ 1,723	\$ 1,589	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 93,493	\$ 291	\$ 317	\$ 190	\$ 200
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,486,202	\$ 5,420,501	\$ 5,340,181	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,436,195	\$ 1,458,582	\$ 1,410,094	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,126,892	\$ 3,063,686	\$ 2,916,914	N/A	N/A
Nonmortgage Loans	SI885	\$ 544,764	\$ 557,734	\$ 603,489	N/A	N/A
Deposits and Excrows	SI890	\$ 4,376,950	\$ 4,365,274	\$ 4,276,053	N/A	N/A
Total Borrowings	SI895	\$ 343,520	\$ 318,945	\$ 266,047	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	14	26	13	18	21
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,358	\$ 6,647	\$ 775	\$ 6,132	\$ 967
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.13	5.08	4.90	4.97	4.41
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.22	7.41	5.42	7.57	10.34

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	1	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	8	7	7	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	7 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	7 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,175,762	\$ 1,147,900	\$ 1,158,273	\$ 771,086	\$ 695,879
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 862,506	\$ 843,245	\$ 844,774	\$ 542,324	\$ 500,107
Personal Trust and Agency Accounts	FS210	\$ 430,487	\$ 422,943	\$ 418,492	\$ 176,616	\$ 160,898
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 138,467	\$ 136,159	\$ 142,878	\$ 137,524	\$ 121,748
Employee Benefit - Defined Contribution	FS220	\$ 29,355	\$ 32,986	\$ 45,356	\$ 38,758	\$ 36,635
Employee Benefit - Defined Benefit	FS230	\$ 24,558	\$ 21,865	\$ 16,031	\$ 16,205	\$ 14,557
Other Retirement Accounts	FS240	\$ 84,554	\$ 81,308	\$ 81,491	\$ 82,561	\$ 70,556
Corporate Trust and Agency Accounts	FS250	\$ 1	\$ 1	\$ 1	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 293,551	\$ 283,731	\$ 282,989	\$ 228,184	\$ 189,696
Other Fiduciary Accounts	FS270	\$ 0	\$ 411	\$ 414	\$ 0	\$ 27,765

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 96,048	\$ 83,638	\$ 84,110	\$ 76,089	\$ 59,329
Personal Trust and Agency Accounts	FS211	\$ 221	\$ 205	\$ 196	\$ 199	\$ 220
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 88,785	\$ 76,931	\$ 74,843	\$ 68,416	\$ 50,643
Employee Benefit - Defined Contribution	FS221	\$ 46,711	\$ 39,885	\$ 28,882	\$ 29,179	\$ 27,406
Employee Benefit - Defined Benefit	FS231	\$ 27,850	\$ 23,072	\$ 32,822	\$ 32,361	\$ 17,059
Other Retirement Accounts	FS241	\$ 14,224	\$ 13,974	\$ 13,139	\$ 6,876	\$ 6,178
Corporate Trust and Agency Accounts	FS251	\$ 7,042	\$ 6,182	\$ 8,256	\$ 7,474	\$ 8,466
Other Fiduciary Accounts	FS271	\$ 0	\$ 320	\$ 815	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 217,208	\$ 221,017	\$ 229,389	\$ 152,673	\$ 136,443
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,932	1,959	1,930	1,400	1,370
Personal Trust and Agency Accounts	FS212	756	794	789	439	428
Retirement-related Trust and Agency Accounts - Total	SUB6120	585	587	607	580	535
Employee Benefit - Defined Contribution	FS222	94	101	113	108	108
Employee Benefit - Defined Benefit	FS232	3	3	3	3	2
Other Retirement Accounts	FS242	488	483	491	469	425
Corporate Trust and Agency Accounts	FS252	1	1	1	0	0
Investment Management Agency Accounts	FS262	590	575	531	381	365
Other Fiduciary Accounts	FS272	0	2	2	0	42
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	128	114	108	94	88
Personal Trust and Agency Accounts	FS213	4	2	2	1	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	113	100	93	81	74
Employee Benefit - Defined Contribution	FS223	46	38	23	23	23
Employee Benefit - Defined Benefit	FS233	5	4	5	5	4
Other Retirement Accounts	FS243	62	58	65	53	47
Corporate Trust and Agency Accounts	FS253	11	11	12	12	12
Other Fiduciary Accounts	FS273	0	1	1	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	107	110	112	51	45
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,800	\$ 1,881	\$ 874	\$ 2,326	\$ 1,741
Personal Trust and Agency Accounts	FS310	\$ 1,391	\$ 921	\$ 437	\$ 987	\$ 749

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 541	\$ 382	\$ 171	\$ 600	\$ 446
Employee Benefit - Defined Contribution	FS320	\$ 294	\$ 217	\$ 94	\$ 317	\$ 242
Employee Benefit - Defined Benefit	FS330	\$ 62	\$ 42	\$ 19	\$ 34	\$ 30
Other Retirement Accounts	FS340	\$ 185	\$ 123	\$ 58	\$ 249	\$ 174
Corporate Trust and Agency Accounts	FS350	\$ 16	\$ 11	\$ 4	\$ 32	\$ 24
Investment Management Agency Accounts	FS360	\$ 694	\$ 460	\$ 210	\$ 582	\$ 430
Other Fiduciary Accounts	FS370	\$ 3	\$ 2	\$ 1	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 138	\$ 96	\$ 49	\$ 97	\$ 71
Other Fiduciary and Related Services	FS390	\$ 17	\$ 9	\$ 2	\$ 28	\$ 21
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,185	\$ 1,486	\$ 461	\$ 1,869	\$ 1,109
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 18	\$ 9	\$ 9	\$ 12	\$ 12
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 81	\$ 54	\$ 27	\$ 108	\$ 81
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 678	\$ 440	\$ 431	\$ 553	\$ 701
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 142,630	\$ 177,947	\$ 146,701	\$ 176,616	\$ 132,355
Non-Interest-Bearing Deposits	FS410	\$ 310	\$ 32	\$ 0	\$ 2,702	\$ 4
Interest-Bearing Deposits	FS415	\$ 1,603	\$ 1,680	\$ 1,755	\$ 2,377	\$ 2,007
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 18,999	\$ 19,779	\$ 17,436	\$ 19,723	\$ 15,541
State, County and Municipal Obligations	FS425	\$ 20,769	\$ 24,774	\$ 21,353	\$ 25,893	\$ 22,473
Money Market Mutual Funds	FS430	\$ 9,129	\$ 14,814	\$ 13,033	\$ 14,987	\$ 10,675
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,564	\$ 7,158	\$ 7,884	\$ 8,022	\$ 8,376
Common and Preferred Stock	FS445	\$ 72,243	\$ 94,648	\$ 72,291	\$ 90,709	\$ 62,696
Real Estate Mortgages	FS450	\$ 124	\$ 125	\$ 125	\$ 127	\$ 135
Real Estate	FS455	\$ 8,823	\$ 9,268	\$ 8,065	\$ 7,568	\$ 6,319
Miscellaneous Assets	FS460	\$ 4,066	\$ 5,669	\$ 4,759	\$ 4,508	\$ 4,129
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	106	102	112	152	157
Corporate and Municipal Trusteeships	FS510	2	8	9	9	10
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	104	94	103	143	147
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,830	\$ 8,525	\$ 8,555	\$ 8,720	\$ 8,750

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 11	\$ 9	\$ 9	\$ 12	\$ 12
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 12	\$ 12
Retirement-Related Trust and Agency Accounts	FS720	\$ 11	\$ 9	\$ 9	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 688,376	\$ 667,809	\$ 668,145	\$ 651,164	\$ 637,119
Equity Capital Deductions - Total	SUB1631	\$ 3,847	\$ 4,391	\$ 3,812	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 161	\$ 162	\$ 163	\$ 158	\$ 182
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,953	\$ 3,001	\$ 3,047	\$ 3,094	\$ 3,191
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 733	\$ 1,228	\$ 602	\$ 746	\$ 772
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 11,000	\$- 3,753	\$- 14,143	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 11,000	\$- 3,753	\$- 14,143	\$- 11,424	\$- 11,087
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 673,529	\$ 659,665	\$ 650,190	\$ 635,742	\$ 621,887
Total Assets (SC60)	CCR205	\$ 5,537,391	\$ 5,466,111	\$ 5,396,412	\$ 5,360,237	\$ 5,315,319
Asset Deductions - Total	SUB1651	\$ 3,847	\$ 4,391	\$ 4,314	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 161	\$ 162	\$ 163	\$ 158	\$ 182
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,953	\$ 3,001	\$ 3,047	\$ 3,094	\$ 3,191
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 733	\$ 1,228	\$ 602	\$ 746	\$ 772
Other	CCR275	\$ 0	\$ 0	\$ 502	N/A	N/A
Asset Additions - Total	SUB1661	\$- 16,812	\$- 5,956	\$- 21,780	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 16,812	\$- 5,956	\$- 21,780	\$- 17,824	\$- 17,111
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 5,516,732	\$ 5,455,764	\$ 5,370,318	\$ 5,338,415	\$ 5,294,063
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 220,752	\$ 218,248	\$ 214,684	\$ 213,637	\$ 211,770
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 673,529	\$ 659,665	\$ 650,190	\$ 635,742	\$ 621,887
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,551	\$ 1,439	\$ 2,149	\$ 916	\$ 713
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 37,987	\$ 36,406	\$ 36,167	\$ 34,835	\$ 34,544
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 39,538	\$ 37,845	\$ 38,316	\$ 35,751	\$ 35,257
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 39,538	\$ 37,845	\$ 38,316	\$ 35,751	\$ 35,257
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 713,067	\$ 697,510	\$ 688,506	\$ 671,493	\$ 657,144
0% R/W Category - Cash	CCR400	\$ 40,438	\$ 41,697	\$ 36,523	\$ 39,438	\$ 37,235
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 366,142	\$ 322,095	\$ 280,004	\$ 311,263	\$ 323,146
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 3,758	\$ 3,538
0% R/W Category - Other	CCR415	\$ 38,912	\$ 32,385	\$ 40,248	\$ 36,202	\$ 31,046
0% R/W Category - Assets Total	CCR420	\$ 445,492	\$ 396,177	\$ 356,775	\$ 390,661	\$ 394,965
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 163,822	\$ 213,529	\$ 136,039	\$ 171,617	\$ 195,262
20% R/W Category - Claims on FHLBs	CCR435	\$ 748,659	\$ 726,665	\$ 849,464	\$ 849,909	\$ 775,673
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 47,088	\$ 49,800	\$ 47,282	\$ 47,544	\$ 43,361
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 82,151	\$ 64,289	\$ 81,187	\$ 67,207	\$ 113,006
20% R/W Category - Other	CCR450	\$ 464,371	\$ 517,855	\$ 542,602	\$ 488,486	\$ 509,558
20% R/W Category - Assets Total	CCR455	\$ 1,506,091	\$ 1,572,138	\$ 1,656,574	\$ 1,624,763	\$ 1,636,860
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 301,219	\$ 314,426	\$ 331,314	\$ 324,954	\$ 327,374
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,397,086	\$ 1,359,756	\$ 1,344,262	\$ 1,305,127	\$ 1,285,213
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,702	\$ 49,535	\$ 52,901	\$ 55,054	\$ 52,000
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,370	\$ 5,358	\$ 5,889	\$ 5,870	\$ 5,896
50% R/W Category - Other	CCR480	\$ 128,942	\$ 87,933	\$ 133,230	\$ 147,700	\$ 146,843
50% R/W Category - Assets Total	CCR485	\$ 1,578,100	\$ 1,502,582	\$ 1,536,282	\$ 1,513,751	\$ 1,489,952
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 789,055	\$ 751,295	\$ 768,144	\$ 756,876	\$ 744,977

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 91,449	\$ 94,111	\$ 112,818	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 2,208,697	\$ 2,148,752	\$ 2,052,120	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 2,300,146	\$ 2,242,863	\$ 2,164,938	\$ 2,128,157	\$ 2,109,416
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,300,146	\$ 2,242,863	\$ 2,164,938	\$ 2,128,157	\$ 2,109,416
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,829,829	\$ 5,713,760	\$ 5,714,569	\$ 5,657,332	\$ 5,631,193
Subtotal Risk-Weighted Assets	CCR75	\$ 3,390,416	\$ 3,308,582	\$ 3,264,393	\$ 3,209,986	\$ 3,181,765
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,077	\$ 2,425	\$ 2,481	\$ 2,535	\$ 2,377
Total Risk-Weighted Assets	CCR78	\$ 3,388,339	\$ 3,306,157	\$ 3,261,912	\$ 3,207,451	\$ 3,179,388
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 271,068	\$ 264,493	\$ 260,948	\$ 256,593	\$ 254,352
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.21%	12.09%	12.11%	11.91%	11.75%
Total Risk-Based Capital Ratio	CCR820	21.04%	21.10%	21.11%	20.94%	20.67%
Tier 1 Risk-Based Capital Ratio	CCR830	19.88%	19.95%	19.93%	19.82%	19.56%
Tangible Equity Ratio	CCR840	12.21%	12.09%	12.11%	11.91%	11.75%

***Note**

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.